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EPSTEIN, EDELL, SHAPIRO, FINNAN & LYTLE, LLC
1901 Research Boulevard
Suite 400
Rockville, Maryland 20850-3164
(301) 424-3640

In re the PATENT application of

Lerner et al

Serial No.: 09/986,204

Filed: November 7, 2001

For: System and Method for Enabling Real Time Underwriting of Insurance Policies

BOX MISSING PARTS
ASSISTANT COMMISSIONER FOR PATENTS
Washington, D. C. 20231

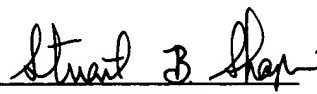
TRANSMITTAL LETTER

Sir:

Transmitted herewith for filing in the subject application are a Response to the Notice to File Missing Parts (2 pages), a Declaration and Power of Attorney (2 pages), Copy of Notice to File Missing Parts, Petition for Extension of Time, Check #5652 in the amount of \$606.00 in payment of the subject application filing fee and surcharge, and Check # 5651 in the amount of \$55.00 in payment of the one-month extension of time fee.

The Commissioner is hereby authorized to charge payment of any additional fees required for the above-identified application or credit any overpayment to Deposit Account No. 05-0460.

Respectfully submitted,


Stuart B. Shapiro
Registration No. 40,169

Hand-delivered: 2/22/02



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the PATENT application of

Lerner et al

Serial No.: 09/986,204

Filed: November 7, 2001

For: System and Method for Enabling Real Time Underwriting of Insurance Policies

ASSISTANT COMMISSIONER FOR PATENTS
Washington, D. C. 20231

RESPONSE TO NOTICE TO FILE MISSING PARTS

Sir:

In response to the Notice to File Missing Parts of Application dated November 23, 2001, enclosed for filing in the subject application are an executed Declaration and Power of Attorney (2 pages); a copy of the Notice to File Missing Parts; Petition for Extension of Time, Check #5652 in the amount of \$606.00 in payment of the subject application filing fee calculated as shown below, and Check # 5651 in the amount of \$55.00 in payment of the one-month extension of time fee.

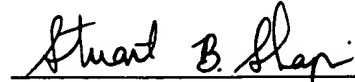
FEE CALCULATION

SMALL ENTITY FEE	\$ 370.00
SMALL ENTITY SURCHARGE	\$ 65.00
<hr/>	
TOTAL CLAIMS 39 - 20 = 19 Extra x\$ 9 =	\$ 171.00
INDEP. CLAIMS 3 - 3 = 0 Extra x\$42=	\$.00
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TOTAL FEE =\$ 606.00	

Lerner et al
U.S. Patent Appln. No. 09/986,204

The Commissioner is hereby authorized to charge any additional fees required for the above-identified application or credit any overpayment to Deposit Account No. 05-0460.

Respectfully submitted,

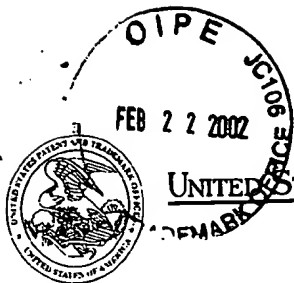


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UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
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WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/986,204	11/07/2001	Andrew S. Lerner	0915.0002C

CONFIRMATION NO. 4662

FORMALITIES LETTER



OC000000007109767

27896
EPSTEIN, EDELL, SHAPIRO, FINNAN & LYTLE, LLC
1901 RESEARCH BOULEVARD
SUITE 400
ROCKVILLE, MD 20850

Date Mailed: 11/23/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 370 to complete the basic filing fee for a small entity.
- Total additional claim fee(s) for this application is \$171.
 - \$171 for 19 total claims over 20.
- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 606.

*A copy of this notice **MUST** be returned with the reply.*

Thane
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

02/27/2002 AOSHAH1 00000046 09986204

01 FC:201	370.00 OP
02 FC:203	171.00 OP
03 FC:205	65.00 OP